

What is claimed is:

1. A method of transmitting data over a network, the method comprising:  
retrieving a web page, the web page having one or more XML data islands;  
selecting which of the one or more XML data islands stores data to be  
secured before transmitting over the network;  
encrypting the one or more selected data islands; and  
transmitting the web page with the encrypted data islands and the  
unencrypted data over the network.
2. A method as recited in claim 1 further comprising receiving a request at a  
server to retrieve a web page, the web page containing HTML, images, and interactive  
data.
3. A method as recited in claim 1 wherein selecting which of the one or more  
XML data islands stores data to be secured before transmitting over the network further  
comprises determining with data is interactive database data.
4. A method as recited in claim 1 wherein encrypting the one or more data  
islands further comprises using any suitable encryption routine, wherein the encryption  
routine is selected based on the level of security desired and a reduction in the amount of  
overhead.
5. A method as recited in claim 1 wherein the web page is placed in XML  
format in a device being utilized to receive and transmit between two sources.
6. A method as recited in claim 1 further comprising a computer receiving the  
web page with the encrypted data and decrypting the data in the XML data islands.
7. A method as recited in claim 1 further comprising adding sensitive data to  
the web page and wrapping the sensitive data in XML format.

8. A method as recited in claim 7 further comprising encrypting one or more XML data islands of the sensitive data after being placed in XML format.

9. A method of sending secure data over a network, the method comprising:  
determining which data needs to be secured before transmitting over a network;

storing the data in an XML data island;

using an encryption routine to encrypt the data stored in the XML data island;

combining the encrypted data with non-encrypted data before transmitting the encrypted data over the network, whereby overhead data as a result of encryption is significantly reduced.

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